

UTAH LIFE INSURANCE FILING CERTIFICATION (GROUP)

(Complete and return this form with each filing)

INSURER NAME _____

INSURER NAIC# _____

TYPE OF INSURANCE _____

FORM NUMBER _____

Utah Insurance Code applies to all insurance policies, applications, and certificates delivered or issued for delivery in Utah and on persons residing in Utah when the policy is issued. All references listed below are from the Utah Insurance Code and the Utah Administrative Code. This list is provided to assist the insurer in submitting a filing. The list is not intended to be all inclusive. Each summary is a brief synopsis of the referenced material. All references should be reviewed prior to submission.

(Initial the following items)

_____ **Nothing in this filing has had any objections or been prohibited in previous filings.** (31A-21-201(2))

_____ **CONTENT STANDARDS applicable to this filing have been reviewed and the filing is in compliance with applicable Content Standards.** Content standards are available on the department web site, www.insurance.utah.gov/Life_STM.html

GROUP POLICY AND CERTIFICATE FORM PROVISIONS

Review the form being submitted. Identify the PAGE NUMBER where the provision is located in the form or mark N/A if the item does not apply to the form.

Page #

_____ 10 Day Examination Provision (30 Days for replacements) from date of delivery for certificate to be returned for a full refund. (Not applicable on group term insurance under 31A-22-502, the master policy, or a noncontributory certificate.) (31A-22-423)

_____ Agency Provision complies with 31A-23a-410. Policyholder may be acting as an agent of the insurer, and not exclusively as an agent for the insured.

_____ Amendment or Change Provision. Contract may not be modified unless agreed to by the party against whose interest the modification operates. (31A-21-106(2))

_____ Assignment provision allows the owner of any rights to assign such rights. (31A-22-412)

_____ Certificate contains a summary of the essential features of the insurance coverage. (31A-21-311)

_____ Claim Payment and Processing provides for prompt claim processing within 15 days of receipt of proof of loss. (R590-191-4)
_____ Claims forms will be provided within 15 days of notice. (R590-191-4)

_____ Continuation of Coverage during Total Disability provision complies. (31A-22-520)

_____ Conversion Provisions allow insured to convert to an individual policy without evidence of insurability.

_____ Conversion on termination of employment or termination of membership in the classes eligible. (31A-22-517)

_____ Conversion on termination of the group policy or termination of a class of covered persons insured for at least five years. Conversion amount may be limited to amount insured or \$10,000, if smaller. (31A-22-518)

_____ Coverage description. Cover page of policy and certificate contains a brief description of coverage, limitations, and features. (31A-22-426)

_____ Death Pending Conversion complies. (31A-22-519)

_____ Deferral of Values provision complies. Payment of values must be within 20 days from policyholder's request. (R590-98)

_____ Dependent Coverage complies. (31A-22-511)

_____ Entire Contract provision defines the documents that constitute the entire contract and certificate. (31A-22-424)

_____ Grace Period is not less than 31 days during which the coverage continues in force. (31A-22-513)

_____ Illustration provision (Group Universal Life, Whole Life, etc.) provides for one free illustration per year. (R590-177-10)

_____ Incontestability. Coverage is incontestable after it has been in force during the lifetime of the insured for two years; there is no exception for fraud. (31A-22-514)

_____ Insurable Interest and Consent. Applicable provisions comply. (31A-21-104)

- _____ Insurer's name, state of domicile and address are identified on the policy, certificate, and application. (31A-21-201(3)(a)(iii)) and (31A-21-311(1)(a)(ii))
- _____ Jurisdiction. Unless exempt, contracts issued to nonresident policyholders (i.e., trusts or associations) are subject to commissioner's jurisdiction. (31A-1-105(2) and Bulletin 87-7)
- _____ Limitation of Actions. Provisions may not restrict time for beginning an action to earlier than 60 days and no more than three years from date cause of action accrues. (31A-21-313, 31A-21-314)
- _____ Misstatement of Age or Gender provision complies. A misstatement of smoking provision is not permitted. (31A-22-403)
- _____ Notice of Termination provision requires policyholder to give written notice to insureds 30 days prior to termination. (31A-22-522)
- _____ Proof of Loss. Failure to file within a specified time does not invalidate a claim if the claim was filed as soon as reasonably possible. (31A-21-312)
- _____ Reservation of Discretion provision, if any, is in compliance. (R590-218)
- _____ Provision is bracketed for ERISA cases only.
- _____ Insurer is the plan administrator; or _____ Insurer is the claims administrator
- _____ Settlement Options. Policy and certificate include a table of settlement options. (31A-22-406)
- _____ Suicide limitation is no longer than two years; provides for a return of premiums; may not be reinstated. (31A-22-404)

REQUIRED FILING DOCUMENTS

Initial all applicable items or mark N/A if the item does not apply to the filing

- _____ Transmittal Form Description lists purpose of the filing, benefits, charges, and marketing. (R590-227-6(1))
- _____ Marketing facts
- _____ Issue ages (_____ to _____)
- _____ Identify and describe the type of group
- _____ Identify and describe intended market
- _____ Describe the marketing and advertising in detail
- _____ Description of Filing
- _____ Purpose of filing
- _____ Benefits and features of form(s), including nonforfeiture options
- _____ Any new, unusual, or controversial features? _____ Explain: _____
- _____ Group Questionnaire(s) for Defined Groups is complete. One questionnaire for each type of group. (R590-226-6(3))
- _____ Discretionary Group Authorization letter (R590-226-6(3))
- _____ Statement of Variability lists and describes all variable items and lists the ranges of factors. (R590-226-5)
- _____ Forms:
- _____ Master Policy and Application. (R590-226-6(6))
- _____ Certificate and Enrollment or Application Form. (R590-226-6(6))
- _____ Sample John Doe information is accurate and consistent with intended market. (R590-226)
- _____ Life Insurance Illustration Materials for non-term group life insurance (illustrated). (R590-226-6(7))
- _____ Statement of Policy Cost and Benefit Information for non-term group life insurance (not illustrated). (R590-226-6(8))
- _____ Actuarial Memorandum describes coverage and nonforfeiture values. (R590-226-9(4))
- _____ Actuarial demonstration of compliance
- _____ Actuarial Certification of Compliance with Utah laws and rules is signed by the actuary and currently dated

I CERTIFY THAT THE ABOVE ITEMS HAVE BEEN REVIEWED, RESPONSES ARE CORRECT, AND THIS FILING COMPLIES WITH UTAH LAWS AND RULES. Providing false and inaccurate information to the Commissioner is a violation of U.C.A. 31A-2-202(6) and may subject you to the enforcement penalties under U.C.A. 31A-2-308. Those penalties include monetary forfeitures and/or other sanctions.

Print Name _____ Title _____

Original Signature _____ Date _____

IF THIS FORM IS INCOMPLETE OR INACCURATE, THE FILING WILL BE REJECTED AND RETURNED

If you have any questions contact the Life Insurance Division at (801) 538-3066